



## Record of the dissertation thesis defence

Academic year: 2021/2022

**Student's name and surname:** Bc. Yao Wang  
**Student's ID:** 73645327

**Type of the study programme:** doctoral  
**Study programme:** Economics and Finance  
**Branch of study:** Economics and Finance  
**Study ID:** 459195

**Title of the thesis:** Three Essays on Asymmetric Information in SME Finance and Microfinance

**Thesis department:** Institute of Economic Studies (23-IES)

**Language of the thesis:** English

**Language of defence:** English

**Supervisor:** Dr. Ing. Zdenek Drábek, Ph.D.

**Date of defence:** 15.06.2022      **Venue of defence:** Praha

**Attempt:** regular

**Course of defence:** The Defense Committee Chair welcomed present committee members and all participants that had joined the defense online in Microsoft Teams.  
The Defense Committee Chair initiated the defense by verbal statements confirming (i) that a satisfactory number of Defense Committee Members were present, (ii) that the student fulfilled all the requirements as listed in the Study and Examination Code of Charles University.

The Defense Committee Chair introduced all committee members and asked Yao Wang to present her dissertation thesis. Yao Wang shortly described the main findings of the dissertation. Afterwards, Yao Wang focused on the 3rd chapter called "The role of social and psychological related soft information in credit analysis: evidence from a peer to peer lending platform" in more detail.  
After reading the referees' (appointed by the Graduation Council) comments, an open discussion followed. There were no additional questions during the discussion.  
During the Defense Committee voting, Yao Wang left the online meeting, the audience left the online room, and then committee members voted.

<b>Result of defence:</b>	pass (P)	
<b>Chair of the board:</b>	prof. PhDr. Petr Teplý, Ph.D. (present)	.....
<b>Committee members:</b>	doc. PhDr. Michal Bauer, Ph.D. (present)	.....
	Josef Brada, Ph.D. (present)	.....
	prof. Ing. Karel Janda, Dr., Ph.D., M.A. (present)	.....
	doc. Petr Janský, M.Sc., Ph.D. (present)	.....
	Mgr. Magda Pečená, Ph.D. (present)	.....
	Prof. Ali M. Kutan, Ph.D.	.....